



IFW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No. 27614

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Our file: 99984-00001-1 Art Unit: 3621  
Applicant: James I. Mahaney and Peter C. Carlson Examiner: Not Yet Assigned  
Serial No.: 10/774,058  
Filed: 02/06/2004  
For: Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Security Income

Sir:

Enclosed for filing in the United States Patent and Trademark Office are the following:

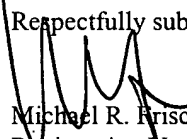
1. Supplemental Information Disclosure Statement (2 pages);
2. Form PTO/SB/08A (1 page);
3. Form PTO/SB/08B (1 page);
4. Copies of 2 non-patent publications (cited on Form PTO/SB/08B);
5. Change In Attorney Docket Number;
6. Transmittal Sheet; and
7. Postcard Receipt.

**CONDITIONAL PETITION**

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefor. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

5-1-06  
Date

Respectfully submitted,

  
Michael R. Friscia  
Registration No. 33,884  
McCarter & English, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel: (973) 639-8493  
Fax: (973) 297-6627

Check One and Complete:

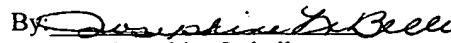
☐ **CERTIFICATE OF MAILING BY EXPRESS MAIL**

I hereby certify that this correspondence is being deposited with the United States Postal Service, postage prepaid, as "Express Mail Post Office to Addressee," Mailing Label No. \_\_\_\_\_ US to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on \_\_\_\_\_.

☒ **CERTIFICATE OF MAILING BY FIRST CLASS MAIL**

By: \_\_\_\_\_

I hereby certify that this correspondence is being deposited with the United States Postal Service, First Class Mail, postage prepaid, to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on 5-1-06.

By:   
Josephine Lobello

ME15565095.1



99984-00001-1

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of  
JAMES I. MAHANEY, et al.

U.S. Serial No.: 10/774,058

Confirmation No.: 4821

Filed: February 6, 2004

For: METHOD FOR MAXIMIZING  
RETIREMENT INCOME USING  
FINANCIAL BRIDGE PRODUCTS  
AND DEFERRED SOCIAL  
SECURITY INCOME

Group Art Unit: 3621

Examiner: To be assigned

I hereby certify that this correspondence and/or fee is being  
deposited with the United States Postal Service as First Class  
Mail in an envelope addressed the Commissioner for Patents,  
P.O. Box 1450, Alexandria, VA 22313-1450 on 5-1-06  
(Date of Deposit)

James I. Mahaney 5-1-06  
Name Date

X

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450


**CHANGE IN ATTORNEY DOCKET NUMBER**

Dear Sir:

Please amend the docket number in this case from 9626/7 to 99984-00001-1.

Respectfully submitted,

5-1-06  
Date

  
\_\_\_\_\_  
Michael R. Friscia  
Reg. No. 33,884  
McCARTER & ENGLISH, LLP  
Four Gateway Center  
100 Mulberry Street  
Newark, New Jersey 07102  
Tel: (973) 639-8493  
Fax: (973) 297-6627



99984-00001-1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of  
JAMES I. MAHANEY, et al.

Serial No.: 10/774,058

Confirmation No.: 4821

Filed: February 6, 2004

For: METHOD FOR MAXIMIZING  
RETIREMENT INCOME USING  
FINANCIAL BRIDGE PRODUCTS  
AND DEFERRED SOCIAL  
SECURITY INCOME

Group Art Unit: 3621

Examiner: To be assigned

I hereby certify that this correspondence and/or fee is being  
deposited with the United States Postal Service as First Class  
Mail in an envelope addressed to Mail Stop Amendment,  
Commissioner for Patents, P.O. Box 1450, Alexandria, VA  
22313-1450 on 5-1-06

(Date of Deposit)

(Signature)

(Date)

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with the provisions of 37 C.F.R. Sections 1.97 and 1.98, the applicants and their attorney respectfully request that the following United States patents and non-patent references be made of record in the official United States Patent and Trademark Office file relating to the above-identified application. The citation of the following United States patents and non-patent references should not be construed as an admission that they constitute statutory prior art with respect to the present invention. In compliance with 37 C.F.R. Section 1.98(a)(2), copies of the following non-patent publications are enclosed herewith.

**United States Patents**

5,893,071  
5,918,217  
6,012,047  
6,430,542

**Non-Patent Publications**

Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26.

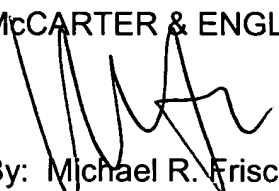
T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636.

In order to facilitate the Examiner's citation of the United States patents and non-patent reference listed above, applicants' attorney has completed United States Patent and Trademark Office Forms PTO/SB/08A and PTO/SB/08B. The completed forms are attached hereto for the Examiner's convenience.

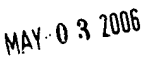
No fees are believed to be due as a result of the submittal of this Supplemental Information Disclosure Statement. If any such fees are due, the Examiner is hereby authorized to charge them to Deposit Account No. 503571.

Respectfully Submitted,

McCARTER & ENGLISH, LLP

  
By: Michael R. Friscia  
Reg. No. 33,884

Four Gateway Center  
100 Mulberry Street  
Newark, NJ 07102  
Tel.: (973) 639-8493  
Fax: (973) 297-6627  
mfriscia@mccarter.com



Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

3-Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for Form 1449/PTO

*(Use as many sheets as necessary)*

Sheet	1	of	2
-------	---	----	---

**Complete if Known**

Application Number	10/774,058
Filing Date	February 6, 2004
First Named Inventor	James I. Mahaney
Art Unit	3621
Examiner Name	TBA
Attorney Docket Number	99984-00001-1

[illegible][illegible]

**Examiner  
Signature**

Date  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

**If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)	<b>Application Number</b>		10/774,058
	<b>Filing Date</b>		February 6, 2004
	<b>First Named Inventor</b>		James I. Mahaney
	<b>Art Unit</b>		3621
	<b>Examiner Name</b>		TBA
	<b>Attorney Docket Number</b>		99984-00001-1

Sheet

2

of

2

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	5	Richard Johnson, 2002, "The Puzzle of Later Male Retirement," Economic Review, Federal Reserve Bank of Kansas City, Issue Q III, pages 5-26	
	6	T.W. Mirer, 1998, "The Optimal Time to File for Social Security Benefits," Public Finance Review 26, 611-636	

<b>Examiner Signature</b>		<b>Date Considered</b>	
-------------------------------	--	----------------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.